

## UNITED STATES BANKRUPTCY COURT

Eastern District Of California (Fresno Division Office )

**FILED**  
**02/15/05**CLERK, U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA  
fres**DISCHARGE OF DEBTOR****Case Number: 04 - 19608-A-7**

Debtor Name(s), Social Security Number(s), and Address(es):

Melissa Dawn Diedrich

xxx-xx-9316

2301-2 BARRINGTON  
BAKERSFIELD, CA 93309

OTHER NAMES USED WITHIN 6 YEARS BEFORE FILING THE PETITION:

Melissa Dawn Diedrich-Taylor  
Melissa Dawn Diedrich-Harmon

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

DATED: 02/15/05

FOR THE COURT  
RICHARD G. HELTZEL  
CLERK, U.S. BANKRUPTCY COURTFresno Division Office  
1130 O Street, Room 2656  
Fresno, CA 93721

Form BL/L55  
Continued (12/03)

# EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person (or persons) named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

## Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *In a case involving community property, there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

## Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.

## Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged; and
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**NOTE: The granting of this discharge does not affect any pending or subsequently filed complaints to determine the dischargeability of specific debts under 11 U.S.C. § 523.**

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0972-1  
Case: 04-19608

User: autof  
Form ID: 265

Page 1 of 1  
Total Served: 23

Date Rcvd: Feb 15, 2005

The following entities were served by first class mail on Feb 17, 2005.

db	+Diedrich, Melissa Dawn,	2301-2 BARRINGTON,	BAKERSFIELD, CA 93309-8035
tr	+Kavanagh, Patrick M.,	1331 L St,	Bakersfield, CA 93301-4508
7382024	+AAA Collection,	2950 N Academy Suite 201,	Colorado Sp CO 80917-5341
7382025	+Bakersfield Memorial Hosp,	File 55653,	Los Angeles CA 90074-5653
7382026	+CB USA Sears,	8725 W Sahara Ave,	The Lakes NV 89163-0001
7382027	+CCB NA,	PO Box 5010,	Concord CA 94524-0010
7382028	+Citi,	701 E 60th St N,	Sioux Falls SD 57104-0493
7382029	+Countrywide Home Loan,	450 American St,	Simi Valley CA 93065-6285
7382030	+Data Check,	PO Box 4497,	Fresno CA 93744-4497
7382031	+GMAC,	PO Box 11905,	Santa Ana CA 92711-1905
7382032	+HB Kmart,	1405 Foulk Rd,	Wilmington DE 19803-2727
7382033	+HHLB Bank,	1441 Schilling Place,	Salinas CA 93901-4543
7382035	+HP Sears,	2000 18th St,	Bakersfield CA 93301-4292
7382034	+Household Bank,	961 Weigel Rd,	Elmhurst IL 60126-1050
7382036	+Office Tech XCard,	PO Box 29116,	Shawnee Mission KS 66201-1416
7382037	+Pacific SW,	800 N Shoreline- 200 Sou,	Corpus Christi TX 78414
7382038	+Portfolio - Sears NA,	287 Independence Blvd 34,	Virginia Beach VA 23462-2962
7382040	+The Bureaus Inc,	1717 Central Ct,	Irvine CA 92618
7382041	+UOP,	3601 Pacific Ave,	Stockton CA 95211-1003
7382042	+US Dept of Education,	PO Box 7202,	Utica NY 13504-7202
7382043	+WF Finance,	23 Pasteur,	Irvine CA 92618-3816
7382044	+WFS Financial,	23 Pasteur,	Irvine CA 92618-3816

The following entities were served by electronic transmission on Feb 15, 2005 and receipt of the transmission was confirmed on:

7382028	+EDI: CITICORP.COM Feb 15 2005 22:59:00	Citi,	701 E 60th St N,	Sioux Falls SD 57104-0493
7382033	+EDI: HFC.COM Feb 15 2005 22:59:00	HHLB Bank,	1441 Schilling Place,	Salinas CA 93901-4543
7382034	+EDI: HFC.COM Feb 15 2005 22:59:00	Household Bank,	961 Weigel Rd,	Elmhurst IL 60126-1050
7382039	+EDI: RESURGENT.COM Feb 15 2005 22:59:00	Sherman Acquisitions,	PO Box 740281,	Houston TX 77274-0281

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 17, 2005

Signature:

